

# FACING UP TO THE Nation's Finances

A nonpartisan project on the long-term challenges of the federal budget

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## Health Care

Health care reform dominates the news and public debate, and whatever reform is enacted (if any) will far from solve all of our nation's health care problems. Health care is an enormous, and enormously complex issue, and many people in both parties have said many things, some true, some misleading. This discussion guide is intended to help you understand the issue and the many choices for possible reform.

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### Choice 1: Use free market competition to maximize personal choice while making the system more efficient

The main problem with America's health care system is that costs keep going up. The best way to solve this is to reduce regulation and use free market competition to help more Americans get health insurance at a lower cost. Individuals should take greater responsibility for both their personal health and their health care.

We should also embrace managed care, which tracks expenses and, for a time during the 1990s, slowed cost increases. By moving further in the direction of managed care and adopting medical savings accounts, which encourage individuals to save and shop around for health care, we'll be able to bring down costs and cover more people. Overall, we should minimize the government's role in health care and let the private sector do as much as possible.

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### Choice 2: Expand on the current system to fix many major problems without the risks of radical change

We don't need to completely start over. We already have many high-quality physicians, medical centers and insurance plans that cover most Americans. We can just extend these programs, public and private, to cover more people. We should require employers and individuals to have health insurance and offer them financial incentives to make it affordable.

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The federal government already has effective health programs for the elderly (Medicare), the poor (Medicaid), low-income children (SCHIP) and its own employees. If we expand eligibility for those plans, require employers to offer coverage, require individuals to buy insurance, and increase competition between insurance companies on price and quality, we'll be able to cover more uninsured people with the least disruption to those already covered.

Gradually expanding the current system is the most practical way to cover more people without breaking the budget.

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### Choice 3: Create a national health care system to make sure everyone is covered

Decent health care ought to be a basic right, not something that depends on the job you hold, and coverage should be portable and guaranteed to all Americans. Our patchwork health care system of private insurance and government programs simply isn't working. It's time to try what Canada and most European countries already have: a national, government-run health care system. The system would work much like Medicare, except that everyone would be entitled to coverage, regardless of age, income or job status. Like Medicare, you'd still pick your own doctor, but the government would get the bill. We've debated what to do about health care for years, but so far we haven't come up with a solution. This is the only way to solve the problem of the uninsured, once and for all.

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